



DATE 07/31/02	ACCOUNT NUMBER 29429950	TYPE OF LOAN (Alpha) E00
LENDER/SECURED PARTY NAME AND ADDRESS ("Le	nder")	
AMERICAN GENERAL FINANCIAL SERVICES OF 4447 ATLANTA RWY MONTGOMERY, AL 36121-0115	ALABAMA, INC.	COPY
BORROWER(S) NAME AND ADDRESS ("I","We")	By RENI	WAL
JESSIE DAVIS 1410 GAUTIER STREET TUSKEGER, AL 36083	NOV 18	20 02
TUSAGOS, AL 36063	American General F	in Services

CREDIT LIFE, DISABILITY, OR INVOLUNTARY UNEMPLOYMENT INSURANCE IS NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS I SIGN AND AGREE TO PAY THE ADDITIONAL COST. I cannot be denied credit simply because I choose not to buy credit insurance.

Type of Voluntary Credit Insurance	Premiur	ก
CREDIT LIFE INSURANCE I want single credit life insurance.	\$ 1	14.75
Date 07/31/02 Usic Date of Birth Date of Birth Coverage not applicable.		
Co-Boirdwer Date of Birth CREDIT INVOLUNTARY UNEMPLOYMENT INSURANCE		
Date Insurance not available.	\$ none	
Date Insurance not available.		

^{*} If I/we have selected credit disability insurance, I/we certify by signing above that the proposed insured is actively at work at least 30 hours per week.

(Not	VOLUNTARY CREDIT PERSONAL PROPERTY INSURANCE required to obtain credit. May be obtained from any insurer t choose.)	Term in Months	Premium
			\$ NONE
Date	Insurance not elected.		
Date	Coverage not applicable.		

CANCELLATION OF VOLUNTARY INSURANCE. I may cancel any of the voluntary credit or voluntary credit personal property insurance coverages elected above within 30 days from the Date of the Loan Agreement (as provided for in the Insurance Policy(les)) and receive a full refund of premium(s); however, any accrued interest, additional fees, prepaid finance charges, etc., I have pald because these insurance premium(s) were included in the amount I borrowed (Amount Financed) may not be refunded. I may also cancel any voluntary credit or voluntary credit personal property insurance after 30 days have expired, but I will receive a refund of only the unearned premium. To cancel my voluntary credit or voluntary credit personal property insurance, I must submit a signed and dated written request to cancel, along with the insurance certificate/policy received with the loan (if available), to the Lender's address herein, unless otherwise notified. Both I, the Borrower, and my Co-Borrower, if any, must sign the cancellation request. The refunded premiums may be paid to Lender to reduce the amount I owe on the loan.

REQUIRED PROPERTY INSURANCE: I may obtain required property insurance from anyone I want that is acceptable to Lender, or I may provide existing coverage through any insurance company or agent of my choice that is acceptable to Lender. Items that must be insured include any automobiles, all terrain vehicles, anowmobiles, watercraft, other titled vehicles, large equipment, and dwellings and other structures attached to real property ("Property").

SEE REVERSE SIDE FOR ADDITIONAL INSURANCE DISCLOSURES

UNAi61 (4-14-02) Insurance Disclosures

Page 1

Initials J.M.Q

MGAT.4975.0190

LOAN AGREEMENT AND DISCLOSURE STATEMENT

AMERICAN GENERAL

				4	
DATE 07/31/02			ACCOL	NY NUMBER 29429950	TYPE OF LOAN (Alpha) E00
LENDER/SECURED PA				_ '	E NUMBER 334-277-1311
AMERICAN GENERAL 4447 ATLANTA HWY MONTGOMERY, AL 3		SERVICES	AMABAJA 40	INC.	
BORROWER(S) NAME	AND ADDRES	8 ("1","We")			
JESSIE DAVIS 1410 GAUTIER STR TUSKEGEE, AL 360					
I will read this entire L any questions, I will a statements, promises,	ask them bef	ore i sign ar nditions conti	ny of these do alned in the do	ocuments. By signing, i ar	ated documents carefully. If I have maintaining my agreement to the
ANNUAL PERCENT	AGE RATE	FINANCE	CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of my credit as a	yearly rate.	The dollar a credit will co		The amount of credit provided to me or on my behalf.	The amount will have paid after have made all payments as scheduled.
25	.80 %	\$	276.42	\$ 1077.06	s 1353.48
My Payment Schedule v	vili be;		 !		
Number of Payments	Amount of	Payments	When Paym	ents Are Due	·
1	0.70.60				
	\$ 78.48		09/05/02		
17	\$ 75.00		monthly	peginning 10/05/02	
payr [``] Ifan	y payment is not seds \$	paid in full within or \$not have to	gg or less than \$days after _ if the entire sch _ pay a penalty or	10_00 r ftx due date, i will be charged \$ sduled payment is \$ or	On % of the unpaid emount of the life fithe entire scheduled payment jess.
SECURITY: I am gMing Lar	nder a security int	erest in:			
Real estate located a	at:				
Year	Meka	Model	Vehicle Identifica		
Motor Vehicles			Value institutes	BOKI FG.	
Other Assets	ther Assets Descrip	tion			
X Household items de	escribed on the	Personal Proper	rty Appraisal For	m, which I have signed and which	ch has been delivered to me with this
ASSUMPTION: Someone I	buying my home,	If it secures this	i loan, may not a	ssume the remainder of this loan o	on the original terms unless approved by
Lender. See the remainder of this A and prepayment refunds an	greement for any d penaîties if any	r additional Inform	mation about non	payment, default, any required rep	ayment in full before the scheduled date,
By signing below, ∫acknow!			eral Disclosure St	sie Mac D.	

SEE REVERSE SIDE FOR ADDITIONAL DISCLOSURES

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AMERICAN GENERAL

!NSUI	RANCE	DISCL	OSUBE	SUMMARY
111001	MINUL		vount	CHIMINIST

FINANCE

Borrower Name and Address: JESSIE DAVIS	Branch Number: 1716
1410 GAUTIER STREET TUSKEGER. AL 36083	Loan Number: 29429950
	Date: 07/31/02
I WANT TO DIRCHARE THE INDURANCE OF USE PROPRIES AND	

1 11

PURCHASE THE INSURANCE/OTHER PRODUCTS NOTED BELOW AND HAVE THE PREMIUM/FEE FINANCED AS PART OF MY LOAN. I FULLY UNDERSTAND THAT I DO NOT HAVE TO PURCHASE ANY OF THE

INSURANCE PRODUCT	JWSURED(S)	PRE	MÜM
Credit Life	JESSIE DAVIS	\$	14.7
Credit Disability		\$ NONE	
Credit Involuntary Unemployment		\$ NONE	
Credit Personal Property		\$ NONE	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
OTHER PRODUCTS	MEMBER(S)	* PLAI	(FEE
·		\$	
		\$	

I understand that I will have thirty (30) days from the time I receive my certificate/policy to cancel my coverage and receive a full premium refund. I understand that I may also cancel my coverage after this 30-day period and receive a refund of unearmed premium. I may cancel my coverage by submitting a signed and dated written request to cancel, along with the insurance certificate/policy (if available) to the office servicing my loan or to the insurance company. I also understand! may cancel any other product(s) by returning all forms and materials to that company and receive a refund of any unearned fee.

NON CREDIT INSURANCE: I understand that any claims for benefits will be paid to me or my beneficiary and will not be paid to the lender.

Please read your policy/certificate for applicable benefits, restrictions and limitations

INSURANCE BALESPERSON:	WINDLE MIN WILLIAM	μ.
Manual Ministra	BORROWER:	Pessia Mae Davia
(License Number)	CO-BORROWER:	(Signature)
Insurance Salesperson must sign in the presence of the Boi	rower and must nerse	
the Borrower		orially adjust the meanance out orage to
America	n General	
Insurance Com	pliance Services	
601 NW 2nd Str	est, P.O. Box 159	

UNQ171 (7-14-02)

Evansville, IN 47701-0159 Telephone: 1-800-325-2147 Ext 5282 Telefax: (812) 481-2852

MGAT 4975.0202

TRUTH IN LENDING INSURANCE DISCLOSURES

DATE 11/18/02	ACCOUNT NUMBER 29429950 TWYE OF LOAN (Alpha) E00
LENDER/SECURED PARTY NAME AND ADDRESS ("	Lender") RV RENEWAL
AMERICAN GENERAL FINANCIAL SERVICES DI 4447 ATLANTA HWY MONTGOMERY, AL 36121-0115	APR 0 9 2003
	American General Fin Services
BORROWER(8) NAME AND ADDRESS ("I","We")	MONTGOMERY, AL
JESSIE DAVIS 1410 GAUTIER STREET TUSKEGEE, AL 36083	COIDST
REDIT LIFE, DISABILITY, OR INVOLUNTARY U	NEMPLOYMENT INSURANCE IS NOT REQUIRED TO OBTAIN CREDI

CREDIT LIFE, DISABILITY, OR INVOLUNTARY UNEMPLOYMENT INSURANCE IS NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS I SIGN AND AGREE TO PAY THE ADDITIONAL COST. I cannot be denied credit simply because I choose not to buy credit insurance.

Type of Voluntary Credit Insurance	Premium		
CREDIT LIFE INSURANCE			
I want single credit life insurance.	\$ 25	.00	
Date 11/18/02 Date of Birth Date Coverage not applicable.			
Co-Borrower Date of Blith	ı	-	
CREDIT INVOLUNTARY UNEMPLOYMENT INSURANCE	\$ none		
Data of Birth Data of Birth			
Date Insurance not available. Co-Borrower Date of Birth			

* If IAwe have selected credit disability insurance, IAwe certify by signing above that the proposed insured is actively at work at least 30 hours per week.

VOLUNTARY CREDIT PERSONAL PROPERTY INSURANCE (Not required to obtain credit. May be obtained from any insurer I choose.)	Yerm in Months	Premium	
I want credit personal property insurance with a coverage amount of \$ 1300.00.	24	\$	50.70
Dete 11/18/01 CANIE DAVIS BOTTOWER JESSIE DAVIS		ı	
Co-Borrower Co-Borrower			

CANCELLATION OF VOLUNTARY INSURANCE. I may cancel any of the voluntary credit or voluntary credit personal property insurance coverages elected above within 30 days from the Date of the Loan Agreement (as provided for in the insurance Policy(ies)) and receive a full refund of premium(s); however, any accrued interest, additional fees, prepaid finance charges, etc., I have paid because these insurance premium(s) were included in the amount I borrowed (Amount Financed) may not be refunded. I may also cancel any voluntary credit personal property insurance after 30 days have expired, but I will receive a refund of only the unearned premium. To cancel my voluntary credit or voluntary credit personal property insurance, I must submit a signed and dated written request to cancel, along with the insurance certificate/policy received with the loan (if available), to the Lender's address herein, unless otherwise notified. Both I, the Borrower, and my constitution of the loan.

REQUIRED PROPERTY INSURANCE: I may obtain required property insurance from anyone I want that is acceptable to Lender, or I may provide existing coverage through any insurance company or agent of my choice that is acceptable to Lender, items that must be insured include any automobiles, all terrain vehicles, snowmobiles, watercraft, other titled vehicles, large equipment, and dwellings and other structures attached to real property ("Property").

SEE REVERSE SIDE FOR ADDITIONAL INSURANCE DISCLOSURES

Loan ag	REEMEN	FAND DIS	CLOSURE 8	TATEMENT	AMERICAN GENERAL FINANCIAL SERVICES
DATE 11/18/02			ACCOL	INT WHIBEIN 94295	TYPE OF LOAN (Alpha) 800
LENDER/SECURED PA	RTY NAME A	ND ADDRES		EMORG NEEPAD	NE NUMBER 334-277-1311
AMERICAN GENERAL 4447 ATLANTA HWY MONTGOMERY, AL 36	FINANCIAL 121-0115	SERVICES	OF ALABANA	, INC. APR 0 9 2003	
				American General Fin Service MONTGOMERY, AL	88
BORROWER(S) NAME	AND ADDRE	88 ("I","We")		MUNICIPAL TO THE PARTY OF THE P	7
JESSIE DAVIS 1410 GAUTIER STRE TUSKEGEE, AL 3608					
tatements, promises, t	erms, and co	one i sign a onditions con	ny of these do tained in the do	Cumente Ry cianina I o:	lated documents carefully. If I have mindicating my agreement to the
ANNUAL PERCENTA The cost of my credit as a ye		FINANCE The dollar is credit will o		AMOUNT FINANCED The amount of credit provided to me or on my behalf.	TOTAL OF PAYMENTS The amount I will have paid after ! have made all payments as scheduled.
27.	60 %	\$	450.80	\$ 1395.70	\$ 1846.50
My Payment Schedule wi	ll be:				
Number of Payments	Amount of	Payments	When Paym	ents Are Due	
1	\$ 88.15 01/01/03				
23	23 \$ 76.45 monthly beginn			eginning 02/01/03	
ATE CHARGE: X if any if payme	payment is not p	aid in fulf within than \$ 99 9:	10 days after its	due date, I will be charged) % of the <u>unpaid</u> amount of the

PREPAYMENT: If I pay off early: I may [K] I will not have to pay a penalty or minimum charge. X Imay I will not get a refund or credit of part of the finance charge. SECURITY: I am giving Lander a security Interest in: Real estate located at: Motor Vehicles Other Assets Description Other Assets [X] Household items described on the Personal Property Appraisal Form, which I have signed and which has been delivered to me with this Agreement. ASSUMPTION: Someons buying my home, it it secures this toan, may not secure the remainder of this toan on the original terms unless approved by Lender.

THIS AGREEMENT IS SUBJECT TO THE FEDERAL ARBITRATION ACT.

See the remainder of this Agreement for any additional information about nonpayment, default, any required repayment in full before the acheduled date, and prepayment refunds and penalties, if any.

By algning below, i acknowledge receipt of a copy of this Federal Disclosure Statement,

Co-Borrower

SEE REVERSE SIDE FOR ADDITIONAL DISCLOSURES

UNAA71 (10-13-02) Agreement (1-2)

Page 1

AMERICAN GENERAL FINANCIAL SERVICES

INSURANCE DISCLOSURE SUMMARY	FINANCIAL SERVICES
Borrower Name and Address:	
JESSI E DAVIS	Branch Number: 1716
1410 GAUTIER STREET	Loan Number: 29429950
TUSKEGE, AL 36083	Date: 11/18/02

I WANT TO PURCHASE THE INSURANCE/OTHER PRODUCTS NOTED BELOW AND HAVE THE PREMIUM/FEE FINANCED AS PART OF MY LOAN. I FULLY UNDERSTAND THAT I DO NOT HAVE TO PURCHASE ANY OF THE FOLLOWING INSURANCE/OTHER PRODUCTS TO OBTAIN MY LOAN.

INSURANCE PRODUCT	(NSURED(S)	PRE	ALUM
Credit Life	JESSIE DAVIS	s	25.00
Credit Disability		\$ NONE	
Credit Involuntary Unemployment		\$ NONE	
Credit Personal Property	JESSIE DAVIS	\$	50.70
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	To to the side
OTHER PRODUCTS	MEMBER(S)	PLAN	FEE
		\$	
		\$	

i understand that I will have thirty (30) days from the time I receive my certificate/policy to cancel my coverage and receive a full premium refund. I understand that I may also cancel my coverage after this 30-day period and receive a refund of unearned premium. I may cancel my coverage by submitting a signed and dated written request to cancel, along with the insurance certificate/policy (if available) to the office servicing my loan or to the insurance company. I also understand I may cancel any other product(s) by returning all forms and materials to that company and receive a refund of any unearned fee.

NON CREDIT INSURANCE: I understand that any claims for benefits will be paid to me or my beneficiary and will not be paid to the lender.

rease read your policy/certificate for applicable benefits, resti	rictions and limitatic	ns.
INSURANCE BALESPERSON:		_
Olines Mouran	BORROWER:	Oessie Danis
(Signature)		(Signature)
	CO-BORROWER:	
(License Number)		(Signature)
Insurance Salesperson must sign in the presence of the Borro	ower and must pers	sonally explain the insurance coverage to

the Borrower. American General Insurance Compliance Services

601 NW 2nd Street, P.O. Box 159 Evansville, IN 47701-0159

UNQ(81 (10-18-02)

Telephone: 1-800-325-2147 Ext 5232 Telefax; (812) 481-2852

MGAT.4975.0189

LOAN AGREEMENT AND DISCLOSURE STATEMENT

AMERICAN GENERAL GENERAL GENERAL GENERAL

DATE 03/05/04			4.000		FINANCIAL SERVICE
LENDER/SECURED PA	RTY NAME A	ND ADDRESS		LENDER'S TELEPHI	TYPE OF LOAN (Alpha) 800 ONE NUMBER 334-277-1311
MERICAN GENERAL 1447 ATLANTA HWY CONTGOMERY, AL 36	FINANCIAL		` -		ONE NUMBER 334 277 1311
BORROWER(S) NAME	AND ADDRE	SS (")","We")			· · · · · · · · · · · · · · · · · · ·
UESSIE DAVIS 410 GAUTIER STRE TUSKEGEE, AL 3608				PΑ	I D
will read this entire Lo ny questions, I will a atements, promises, t	sk them bet	ore I sign an	ly of these i	documents. By slaning, J.	elated documents carefully. If I have an intigating my agreement to the least transce
ANNUAL PERCENTAGE RATE FINANCE The cost of my credit as a yearly rate. The dollar a		FINANCE The dollar a credit will co	CHARGE mount the	AMOUNT FINANCED The amount of credit provided to me or on my behalf.	TOTAL OF PAYMENTS The amount I will have paid after I have made all payments as scheduled.
26	.64 %	3	393.29	\$ 1290.64	\$ 1683.93
ly Payment Schedule w	il be:				
Number of Payments	Amount o	Payments	When Pay	ments Are Due	
1	\$ 73.93	3	04/10/0	4	
23	\$ 70.00)	monthiv	beginning 05/10/04	
I may ≵ may ECUR(TY: I am glving Lend Real estate located at:	X I will I will er a security inte	not g etaret		minimum charge, part of the finance charge,	
Year Me	lice	Model	Vehicle Identif	Gartion No.	
lotor hioles					
ther ssets	ner Assets Descri	tion			
X Household Items descr	lbed on the Pers	onal Property App	 ⊛aiseì Form, whi	ich I have signed and which has bee	an delivered to me with this Agreement.
My loan contains a vari	able-rate feature reement for any	Disclosures abo	ut the variable-n	ate feature have been provided to m	original terms unless approved by Lender. e earlier. yment in full before the scheduled date, and
		EMENT IS SI	JBJECT TO	THE FEDERAL ARBITRA	TION ACT.
signing below, i acknowled			Disclosure Stat		
				orrowar	
	SEE	REVERSE S		ODITIONAL DISCLOSURE	8 <u>- 11131</u> 1



TRUTH IN LENDING INSURANCE DISCLOSURES

CCOUNT NUMBER 29429950	TYPE OF LOAN (Alpha) E00
")	
AMA, INC.	
· · · · · ·	
	AMA, INC.

IFE, DISABILITY, OR INVOLUNTARY UNEMPLOYMENT INSURANCE IS NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS I SIGN AND AGREE TO PAY THE ADDITIONAL COST. I cannot be denied credit simply because I choose not to buy credit insurance.

Type of Voluntary Credit Insurance	Premium
CREDIT LIFE INSURANCE	
I want single credit life insurance.	\$ 22.97
Date 03/05/04 Of Date Mac Date 03/05/04 Of Date of Birth	
Date Coverage not applicable. Co-Borrower Date Buth	
CREDIT INVOLUNTARY UNEMPLOYMENT INSURANCE	\$ none
Date Insurance not available. Borrower Borrower Borrower	
Date	

If I/we have selected credit disability insurance, I/we certify by signing above that the proposed insured is actively at work at least 30 hours

VOLUNTARY CREDIT PERSONAL PROPERTY INSURANCE (Not required to obtain credit. May be obtained from any insurer i choose.)	Term in Months	Premium
I want credit personal property insurance with a coverage amount of \$ 1200.00.	24	\$ 46.80
Date 03/05/04 Mis. Mas Davis BOTTOWER JESSIE DAVIS		
Co-Borrower Co-Borrower		

CANCELLATION OF VOLUNTARY INSURANCE. I may cancel any of the voluntary credit or voluntary credit personal property insurance coverages elected above within 30 days from the Date of the Loan Agreement (as provided for in the Insurance Policy(les)) and receive a full refund of premium(s); however, any accrued interest, additional fees, prepaid finance charges, etc., I have paid because these insurance premium(s) were included in the amount I borrowed (Amount Financed) may not be refunded. I may also cancel any voluntary credit or voluntary credit personal property insurance after 30 days have expired, but I will receive a refund of only the unearned premium. To cancel my voluntary credit or voluntary credit personal property insurance, I must submit a signed and dated written request to cancel, along with the insurance certificate/policy received with the loan (if available), to the Lender's address herein, unless otherwise notified. Both I, the Borrower, and my Co-Borrower, If any, must sign the cancellation request. The refunded premiums may be paid to Lender to reduce the amount I owe on the loan.

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SEE REVERSE SIDE FOR ADDITIONAL INSURANCE DISCLOSURES

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